

**Access to Microfinance & Improved Implementation of Policy Reform  
(AMIR Program)**

**Funded By U.S. Agency for International Development**

**SUSTAINABLE MICROFINANCE 1999  
PUBLIC AWARENESS SURVEY**

**Year Two**

Final Report

**Deliverable for SMI Component, Task No.3.4.15  
Contract No. 278-C-00-98-00029-00**

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## Executive summary and recommendations

The USAID funded AMIR program in Jordan was launched in February 1998. During its first year of operation, a number of tasks were carried out relating to the study and start up of the programs of the sustainable microfinance component. These tasks included the involvement of a wide cross of communities namely , the government, commercial banks, NGOs, media and other donors. At the conclusion of year one, a baseline public awareness survey was conducted.

At the end of year Two, this survey was repeated. Results were gathered, tallied and analyzed. The results are contained in this report.

In summary, after its second year of activity, awareness of the AMIR program has increased, as 97% of respondents had heard of the program compared to 83% last year. Awareness among the government sector was the lowest. There was a remarkable increase of the awareness of AMIR program among the and academic sector from 57% to 100%.

Results from this year's survey shows that only 2.7% of the target group have an understanding of AMIR as a four component program, which is very low, where as 49% of the target group understands AMIR as SMI component, which is higher than last year 42%. Still, the awareness of the program's involvement with policy reform, business associations and the new component Capital Markets is negligible.

Overall awareness of sustainable microfinance stands at 88.6% which is higher than last year's 83%. However the overall understanding of the term sustainable microfinance has dramatically decreased from 70% to 57%. Understanding among the media and academic communities is still negligible. The most remarkable thing is that awareness among the commercial banks, NGOs, government and the other sectors has declined compared to last year's results. This may due to researcher subjectivity in analyzing this part of the questionnaire as well as some other external factors such as the lower rate of responses.

It was also found that seminars and workshops combined with personal contact is still the preferred method of enhancing understanding as well as publications, study tours and field visits were suggested.

## Recommendations

Though general awareness of both the AMIR program and sustainable microfinance is higher than last year, understanding of AMIR program and sustainable microfinance has decreased. This indicates that the public awareness campaign may not be effective, or that new method of measuring understanding should be conducted.

Therefore, a public awareness campaign should concentrate on building clear understanding for AMIR and its four components and the term sustainable microfinance, especially with those we deal with directly like commercial banks and media, through publications, seminars, workshops and other methods so as to ensure AMIR's sustainable objectives.

## Objectives

AMIR has conducted its second year public awareness survey of sustainable microfinance among a targeted audience who were considered influential in the successful implementation and support of sustainable microfinance in Jordan. This survey was conducted to measure the current level of awareness and understanding of the AMIR program as whole as well as sustainable microfinance in particular.

At the end of year one, a questionnaire was developed and sent out to a defined group of individuals. At the end of year two, this survey was repeated, the same questionnaire to the same individuals was used to discuss the change in awareness and understanding.

The surveys specific objectives were to determine:

1. The level of awareness and understanding of the AMIR program among a defined target audience.
2. The level of awareness and understanding of the term sustainable microfinance among a defined target audience.
3. The most effective communication tools to further enhance knowledge and understanding of sustainable microfinance.

Furthermore, the results were compared to those of the previous year.

## II. Methodology

The survey was conducted between Dec 23<sup>rd</sup>, 1999 and Feb 17<sup>th</sup>, 2000. The target group was contacted to explain the survey's purpose, the USAID/AMIR agreed questionnaire (see appendix A) was then faxed and after follow-up calls, data was collated and analyzed.

## III. The sample

The survey was conducted with the same target groups and specific individuals as last years. This included those groups who are thought to be influential to the successful introduction and implementation of sustainable microfinance programs in Jordan (see Appendix B). Both the public and private sectors were covered and the sample included senior and mid-level executives in government, commercial banking, the media, NGOs and other institutions and donors. It should be noted that some members of the targeted group had left their organization or moved into other departments, as well as some others did not want to respond. It was noticeable that some individuals had lost interest to return the questionnaires because it was the same one as last years.

Of the 53 questionnaires that were distributed this year, 70% of total responded where as 82% responded last year, and the sample structure follows.

Sector	# responses	% (1999)	% (1998)
<b>Commercial Banks</b>	4	11	17
NGOs	16	43	40
Media	4	11	15
Academic	2	5	6
Government	5	14	13
Others	6	16	9
Total % of Respondent	37	100	100
% of Total Survey		70	82

#### IV. Detailed results

##### A. Awareness of AMIR

After its second year of operating, and numerous workshops, seminars and study tours, 97 % of all respondents have heard of the AMIR program. Results indicate a universal awareness among all the sectors except governmental sector, which, nonetheless, improved over last years.

Sector	Awareness % (1999)	Awareness % (1998)
Commercial Banks	100	100
NGOs	100	100
Media	100	100
Academic	100	57
Government	80	50
Others	100	33
Total (Weighted)	97	83

## B. Understanding of the AMIR program

Respondents were asked the open ended and unprompted question, what they thought the AMIR program was about.

Most sectors believed that AMIR is primarily the SMI component program except for the academic sector. This was especially true among those institutions with which the SMI component has had frequent contact like commercial banks and NGOs. It is noticeable as well that the understanding of the AMIR program as multiple component program has dramatically decreased this year for many sectors especially governmental sector compared to last year's 50%.

Therefore AMIR program was most often viewed as SMI, then multiple component program, followed by SMI and POL, then all the four component, then POL/CAP and POL, and a surprising percentage do not have detailed knowledge of AMIR.

The chart below reflects the percentage of respondents, who believe AMIR program is,

Sector	SMI/POL/ BAI		SMI		SMI/POL		POL		POL/ BAI		POL/ CAP		All Compon		Not Detailed Knowledge	
Year	99	98	99	98	99	98	99	98	99	98	99	98	99	98	99	98
	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
<b>Banks</b>	0	11	75	89	0	0	0	0	25	0	0	0	0	0	0	0
<b>NGOs</b>	19	38	56	33	12.5	5	0	0	0	0	0	0	0	0	12.5	24
<b>Media</b>	0	0	50	50	0	0	0	25	0	0	0	0	25	0	25	25
<b>Academic</b>	50	0	0	0	0	0	0	0	0	0	0	0	0	0	50	100
<b>Govern.</b>	0	50	40	50	0	0	20	0	0	0	20	0	0	0	20	0
<b>Others</b>	33	60	33	0	17	40	0	0	0	0	0	0	0	0	17	0
<b>% total responded (Weighted)</b>	16	29	49	42	8	5.6	2.8	3.7	3	0	2.8	0	2.7	0	16	19

Note. SMI = Sustainable Microfinance POL = Policy Reform BAI= Business Association Initiative CAP= Capital Market

### C. Awareness of sustainable microfinance

Over 88% of all respondents had heard of the term sustainable microfinance, which is a higher percent than last year's 83%. But it is noticed that the rate of awareness for commercial banks and governmental sector has decreased even though SMI component has frequent contacts with these sectors.

Sector	Awareness % (1999)	Awareness % (1998)
Commercial Banks	75	78
NGOs	100	95
Media	75	63
Academic	100	33
Government	80	86
Others	83	100
Total (Weighted)	88.6	83

### D. Understanding of the term sustainable microfinance

Respondents were asked the unprompted and open ended question, what they thought sustainable microfinance meant, and of those 88.6% who had heard of the term, only 57% understood that it was a lending methodology based on ~~A~~best practices<sup>®</sup>. This is compared to 70% last year. The media and academic community's understanding of the term still remain at zero. Banking sector has a remarkable reduction in understanding the term sustainable microfinance (from 100% to 50%).

This may due to researcher subjectivity in analyzing this part of the questionnaire as well as some other external factors such as the lower rate of responses.

Sector	% Understand SMF (1999)	% Understand SMF (1998)
Commercial Banks	50	100
NGOs	69	75
Media	0	0
Academic	0	0
Government	60	67
Others	83	100
Total (Weighted)	57	70

**E. Preferred method of enhancing knowledge about sustainable microfinance**

Seminars and workshops combined with personal contact still the most preferable methods of enhancing understanding as well as study tours, though data shows that the percentages decreased for the second year. A remarkable increase in using media (publications and newsletters) was seen in the second year.

Sector	% Mentioned (1999)	% Mentioned (1998)
Seminars and workshops	58	61
Personal contact	28	16
Media (News letters, Publications)	9	3
*Others (Study Tours, Reports, Field Visits)	4	20

\*Sector others for year 1998 included: Study tours= 14, Training courses= 6

## Appendix A

### Questionnaire

1. Have you heard of the USAID funded Access to Microfinance and Improved Implementation of Policy Reform Program( AMIR)? Yes.....No.....

If Yes,

What do you think the program is about?

.....  
.....  
.....

**2. Have you heard about Sustainable Microfinance? Yes.....No.....**

If Yes,

What do you think it means?

.....  
.....  
.....

**3. Where have you heard about Sustainable Microfinance?**

- G Through AMIR Program
- G Through USAID
- G Through Media, please specify.
- G Others, please specify

**4. What is/are your preferred methods to enhance your knowledge about Sustainable Microfinance?**

- G Through Seminars, Workshops
- G Through personal contact
- G Through Media, please specify
- G Others, please specify

**Please tick your organization or institution.**

- G Banks
- G NGOS
- G Media
- G Academic
- G Government / Institution
- G Others, please specify



## Appendix B

<b>Organization</b>	<b>Name</b>	<b>Title</b>	<b>Tel.</b>	<b>Fax</b>	<b>E-Mail</b>
<b>A) Banks</b>					
Jordan National Bank (JNB)	Fuad Al Werr	Assistant General Manager	5689163	5689518	jnb@go.com.jo
Bank of Jordan (BOJ)	Mohamed Qasem	General Manager	5696123	5696015	boj@go.com.jo
Bank of Jordan (BOJ)	Mohd Anwar Hamdan	Assistant General Manager	5696123	5696015	boj@go.com.jo
The Housing Bank (HB)	Abdel Qader Dweik	General Manager	5607315	5678121	hbgm@go.com.jo
The Housing Bank (HB)	Jahed Jarrar	Executive Manager	5607315	5678121	hbgm@go.com.jo
Arab Bank (AB)	Abdul Majeed Shoman	General Manager	5607115	5684010	AkelM@arabbank.com.jo
Arab Bank (AB)	Mufleh AKel	Regional Manager	5607115	5684010	AkelM@arabbank.com.jo
Industrial Development Bank (IDB)	Rajab Al Saed	General Manager	4642216	4647821	indevbank.com.jo
Industrial Development Bank (IDB)	Tayseer Wahbeh	Deputy General Manager	4642216	4647821	indevbank.com.jo
<b>B) NGOS</b>					
Noor Al Hussain Foundation (NHF)	Sima Bahous	Executive Director	5607460 5693901	5606994	jdtc@nets.com.jo
Noor Al Hussain Foundation (NHF)	Qais Qatamin	Manager, Microfinance Unit	5699143	5685298	jdtc@nets.com.jo
Queen Alia Fund (QAF)	Shadia Nusseir	Acting Executive Director	5825241	5827350	qaf@amra.nic.gov.jo
Queen Alia Fund (QAF)	Dr. Amir Bakir	Economic Advisor	5825241	5827350	qaf@amra.nic.gov.jo
CARE	Jonathan Patrik	Country Representative	5528511	5527951	care.jordan@firstnet.com.jo
CARE	Anis Tarabey	Project Manager	5528511	5527951	care.jordan@firstnet.com.jo
SAVE	Michael Austin	Field Office Director	4656872	4612902	maustin@savechildren.org
SAVE	Hala Ghosheh	Program Manager	4656872	4612902	hghosheh@savechildren.org
Jordanian Women Development Society (JWDS)	Niveen Abboushi	Executive Director	5674834/7	5674845	jwds@go.com.jo
Jordanian Women Development Society (JWDS)	Arije Al Amad	Credit Manager	5674834/7	5674845	jwds@go.com.jo
General Union of Voluntary Societies (GUVS)	Dr. Abdulah Khatib	President	4630398	4659973	guvs@index.com.jo
General Union of Voluntary Societies (GUVS)	Mohammad Wardan	General Secretary	46.0398	4659973	guvs@index.com.jo
General Union of Voluntary Societies (GUVS)	Jamal Al Rafaieh	Supervisor, Credit Funds	4630398	4659973	guvs@index.com.jo
Business and Professional Women Club (BPWC)	Hind Abdul Jaber	Chairwomen	5511647/8	5530092	bpwc-amm@go.com.jo
Business and Professional Women Club (BPWC)	Rasha Broguti	Director General	5511647/8	5530092	bpwc-amm@go.com.jo

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<i>Jordan American Business Association</i>	<i>Fawaz Sah?lan</i>	<i>Board Member</i>	<i>4894442</i>	<i>4894441</i>	<i>n/a</i>
<i>Near East Foundation (NEF)</i>	<i>Hajem Halaseh</i>	<i>Country Representative</i>	<i>4617441</i>	<i>4624792</i>	<i>nef@go.com.jo</i>
<i>Near East Foundation (NEF)</i>	<i>Majdi Al qorom</i>	<i>Program Manager</i>	<i>4617441</i>	<i>4624792</i>	<i>nef@go.com.jo</i>
<b>C) Academic</b>					
<i>Jordan University</i>	<i>Dr. Sameeh Qakish</i>	<i>Research &amp; Studies Center Director</i>	<i>5355000</i>	<i>5355611</i>	<i>cctss@ju.edu.jo</i>
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<b>D)Government Institution</b>					
<i>Ministry of Planing (MOP)</i>	<i>Nasser Shreidah</i>	<i>Coordinator, small &amp; Micro Enterprise Program Social Productivity Program Unit</i>	<i>4644466</i>	<i>4649341</i>	<i>nshraideh@mop.gov.jo</i>
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<i>Ministry of Social Development (MSD)</i>	<i>Farouk Naghawi</i>	<i>Secretary General</i>	<i>5931391</i>	<i>5932645</i>	<i>jsdcbp@firstnet.com.jo</i>
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<i>Agricultural Credit Cooperation (ACC)</i>	<i>Reem Qur-an</i>	<i>Director/ Foreign &amp; Public Relations</i>	<i>5661105</i>	<i>5698365</i>	<i>agri-cc@nets.com.jo</i>
<b>E) Media</b>					
<i>Al-Ra?i Newspaper</i>	<i>Lima Nabeel</i>	<i>Sr. Reporter</i>	<i>5667171</i>	<i>5661242</i>	<i>alrai@go.com.jo</i>
<i>Al-Ra?i Newspaper</i>	<i>Zyad Al Shelah</i>	<i>Economic Section Head</i>	<i>5667171</i>	<i>5661242</i>	<i>alrai@go.com.jo</i>
<i>Al-Dustour Newspaper</i>	<i>Rami Al Anani</i>	<i>Economic Section Head</i>	<i>5664153</i>	<i>5684478</i>	<i>dustour@go.com.jo</i>
<i>Al Aswaq Newspaper</i>	<i>Fardus Al-Masri</i>	<i>Reporte</i>	<i>5157690</i>	<i>5154390</i>	<i>alaswaq@nets.com.jo</i>
<i>Alarab Al-Yowm Newspaper</i>	<i>Fatima Al-Sumadi</i>	<i>Reporter</i>	<i>5683333</i>	<i>5602266</i>	<i>mail@alarab-alyowm.com.jo</i>
<i>Alarab Al-Yowm Newspaper</i>	<i>Hiba Sabbagh</i>	<i>Reporter</i>	<i>5683333</i>	<i>5602266</i>	<i>mail@alarab-alyowm.com.jo</i>

<i>Jordan Times Newspaper</i>	<i>Rana Sabbagh</i>	<i>Chief Reporter</i>	<i>5684311 5699634</i>	<i>5696183</i>	<i>jotimes@go.com.jo</i>
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<b><i>F) Others</i></b>					
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